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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Ashley	Jason
	your government-issued picture identification (for	First name	First name
	example, your driver's license or passport).	Marie	Allen
	licerise or passport).	Middle name	Middle name
Bring your picture		Stowers	Stowers
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3795	xxx-xx-2245

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Debtor 1 Ashley Marie Stowers
Debtor 2 Jason Allen Stowers

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live	5661 Tiburon Court	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		DuPage			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		

		Case 16-1		Doc 1	Filed 06/07/16 Document	Entered 06/0 <sup>o</sup> Page 3 of 54	7/16 14:16:51	Desc Main
	tor 1 tor 2	Ashley Marie Stow Jason Allen Stowe				J	Case number (if known)	
Par	t 2:	Fell the Court About Y	∕our Baı	nkruptcy Cas	e			
7.	Bank	hapter of the ruptcy Code you are sing to file under			ef description of each, se to to the top of page 1 an			ndividuals Filing for Bankruptcy
	CHOO	sing to the under	■ Cha	pter 7				
			☐ Cha	pter 11				
			☐ Cha	pter 12				
			☐ Cha	pter 13				
3.	How	you will pay the fee	_ a	bout how you	may pay. Typically, if youttorney is submitting your	u are paying the fee yo	urself, you may pay wit	in your local court for more details th cash, cashier's check, or money ay with a credit card or check with
							n, sign and attach the	Application for Individuals to Pay
				J	in Installments (Official F	,	only if you are filing fo	or Chapter 7. By law, a judge may,
			b a	ut is not requi pplies to your	red to, waive your fee, ar	nd may do so only if you unable to pay the fee in	ur income is less than a installments). If you ch	150% of the official poverty line that noose this option, you must fill out
9.		you filed for ruptcy within the	■ No.					
		years?	☐ Yes.					
				District		When	Case nu	mber
				District			Case nu	mber
				District		When	Case nu	mber
10.		ny bankruptcy s pending or being	■ No					
	filed I not fi you, o	by a spouse who is ling this case with or by a business er, or by an	☐ Yes.					
				Debtor			Relationsl	nip to you
				District		When	Case num	ber, if known

11. Do you rent your residence?

☐ No. Go to line 12.

■ Yes. Has your land

Debtor

District

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

When

No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Relationship to you

Case number, if known

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	otor 1 Ashley Marie Stow otor 2 Jason Allen Stowe		Docum	Case number (if known)			
Par	Report About Any Bu	sinesses	You Own as a Sole Proprie	tor			
12. Are you a sole proprietor of any full- or part-time business?  Go to Part 4.							
		☐ Yes.	Yes. Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta	te & ZIP Code			
it to this petition. Check the appropriate box to describe your business:				•			
			Health Care Business (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
			Stockbroker (as defined in 11 U.S.C. § 101(53A))				
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
			■ None of the above	e			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate ines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure J.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am not filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	Hazardous Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
of imminent and		<b>—</b> 103.	What is the hazard?				
	identifiable hazard to public health or safety?						
Or do you own any property that needs If immediate attention is needed, why is it needed?							
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				
				Number, Street, City, State & Zip Code			

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Debtor 1 Ashley Marie Stowers
Debtor 2 Jason Allen Stowers

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-18801 Doc 1 Filed 06/07/16 Entered 06/07/16 14:16:51 Desc Main Document Page 6 of 54

	tor 1 Ashley Marie Stor 2 Jason Allen St		Document	r age o e	Case number	(if known)		
			an artir a Duma a a a		Case Hamber			
Part			eporting Purposes	man dahta <b>2</b> O	and the same dates	- 1'- 44110 O C 404(0) "		
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe th	hat are not consu	mer debts or business	s debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	to to line 18.				
Do you estimate that after any exempt property is excluded and		■ Yes.		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecu creditors?		Yes					
18. How many Creditors do		o ■ 1-49		<b>1</b> ,000-5,000		<b>2</b> 5,001-50,000		
	you estimate that you owe?	☐ 50-99		☐ 5001-10,000 ☐ 10,001-25,0		☐ 50,001-100,000 ☐ More than100,000		
		☐ 100-1 ☐ 200-9	00 100		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	I wore marroo, ooo		
19.	How much do you	<b>■</b> \$0 - \$	550,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets t be worth?	□ \$50,0	01 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		01 - \$500 million	☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$	550,000	□ \$1,000,001		□ \$500,000,001 - \$1 billion		
	estimate your liabilitie to be?	<b>\$50,0</b>	001 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		01 - \$500 million	☐ More than \$50 billion		
Part	7: Sign Below							
For	you	I have ex	kamined this petition, and I declare	under penalty of	perjury that the inform	ation provided is true and correct.		
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.								
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					an attorney to help me fill out this			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					ified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 and 3571.							
		/s/ Ash	ley Marie Stowers		/s/ Jason Allen S			
			Marie Stowers e of Debtor 1		Jason Allen Stov Signature of Debtor			
		Executed	June 7, 2016 MM / DD / YYYY		Executed on MM /	<b>e 7, 2016</b> / DD / YYYY		

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For your a	attorney, if you are	I, the attorney for the debtor(s) named in this	s petition, declare that I have informed the debtor(s) about eligibility to procee	d
	Ashley Marie Stow	vers .	Page 7 0f 54  Case number (if known)	
Debtor 1	Ashley Marie Stowers		Page 7 of 54	

represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angie S. Lee	Date	June 7, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Angie S. Lee		
Printed name		
Attorney Angie Lee, PC		
Firm name		
900 Ridge Road		
2nd Floor, Suite K		
Homewood, IL 60430		
Number, Street, City, State & ZIP Code		
Contact phone <b>708-845-7958</b>	Email address	angielesq@yahoo.com
6282075		
Bar number & State		

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Fill in this infor	mation to identify your	case:		
Debtor 1	Ashley Marie Sto	wers		
	First Name	Middle Name	Last Name	
Debtor 2	Jason Allen Stow	ers		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(ii kilowii)				

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

ı aı	t 1: Summarize Your Assets		
		Your as Value of	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	17,289.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	17,289.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,623.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	22,932.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	30,023.00
	Your total liabilities	\$	70,578.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,492.67
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,492.00
⊃aı	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bousehold purpose "11 LLS C. & 101(8). Fill out lines 8-90 for statistical purposes. 28 LLS C. & 159		

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Ashley Marie Stowers
Debtor 2 Jason Allen Stowers

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Case number of the control o

Debtor 2 Jason Allen Stowers Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	22,932.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	18,528.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	41,460.00

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Fill in	this infor	mation to identify your case					
Debto	or 1	Ashley Marie Stowers	S				
		First Name	Middle Name	Last Name			
Debto	or 2 e, if filing)	Jason Allen Stowers First Name	Middle Name	Last Name			
Unite	d States B	ankruptcy Court for the: NOI	RTHERN DISTRICT OF ILLIN	10IS			
Case	number			-			Check if this is an amended filing
Scl n each hink it	nedu category, fits best.	orm 106A/B  le A/B: Proper separately list and describe item Be as complete and accurate as re space is needed, attach a sep stion.	ns. List an asset only once. If a possible. If two married people	e are filing together, both ar	e equally responsible	e for supply	ying correct
Part 1	Describe	e Each Residence, Building, Lan	d, or Other Real Estate You Ow	n or Have an Interest In			
1. <b>Do</b> y	ou own or	have any legal or equitable inte	rest in any residence, building,	land, or similar property?			
_	No. Go to Pa	··· —·					
ЦΥ	es. Where	is the property?					
Part 2	Describe	Your Vehicles					
somed	ne else dr	ase, or have legal or equitablives. If you lease a vehicle, als	so report it on Schedule G: Ex			any vehic	les you own that
3. <b>Ca</b> ı	rs, vans, t	rucks, tractors, sport utility	vehicles, motorcycles				
□ 1	No						
	⁄es						
3.1	Make:	Dodge	Who has an interest in the	e property? Check one			or exemptions. Put aims on Schedule D:
	Model:	Charger	Debtor 1 only		Creditors Who Ha	ve Claims S	Secured by Property.
	Year:	2012 ate mileage: 68,000	Debtor 2 only				urrent value of the
	Approxima Other info	/	Debtor 1 and Debtor 2 o	-	entire property?	pe	ortion you own?
	Other inio	mation.	At least one of the debto	ors and another			
			Check if this is commu (see instructions)	unity property	\$10,000	).00	\$10,000.00
3.2	Make:	Suzuki	Who has an interest in the	nronarty? Charle and	Do not deduct sed	cured claims	s or exemptions. Put
5.2	Model:	GSXR	Debtor 1 only	F Property: Check one			aims on Schedule D: Secured by Property.
	Year:	2004	Debtor 1 only  Debtor 2 only				, , ,
		ate mileage: 18,000		only	Current value of entire property?		urrent value of the ortion you own?
	Other info		☐ At least one of the debte	•	_		
	251 111101		At least one of the debte	no anu anomei			

Official Form 106A/B Schedule A/B: Property page 1

☐ Check if this is community property (see instructions)

\$2,400.00

\$2,400.00

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Debto		Jason Allen			Case number (if known)	
3.3	Make: Model:	Pontiac Grand Pr	ix	Who has an interest in the property? Check one  Debtor 1 only	the amount of any secur	claims or exemptions. Put ed claims on <i>Schedule D:</i> nims Secured by Property.
	Year:	1997		Debtor 2 only	Current value of the	Current value of the
	• •	mate mileage:	150,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other in	nformation:		At least one of the debtors and another		
				Check if this is community property (see instructions)	\$1,000.00	\$1,000.00
	<i>mples:</i> E No			d other recreational vehicles, other vehicles, a tercraft, fishing vessels, snowmobiles, motorcycle		
.pa	iges you	ı have attache	ed for Part 2. Write	n for all of your entries from Part 2, including that number here		\$13,400.00
			nal and Household Ite egal or equitable int	ems terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Ex	<i>amples:</i> No	I goods and for Major applian escribe	rnishings ces, furniture, linens	, china, kitchenware		\$1,000.0
Ex	No	Televisions a	nd radios; audio, vide phones, cameras, m	eo, stereo, and digital equipment; computers, prin edia players, games	ters, scanners; music collect	ions; electronic devices
			TVs, computer			\$1,000.0
Ex	<i>amples:</i> No		figurines; paintings, ons, memorabilia, col	prints, or other artwork; books, pictures, or other a	art objects; stamp, coin, or b	aseball card collections;
Ex		t for sports ar Sports, photo musical instru	graphic, exercise, an	d other hobby equipment; bicycles, pool tables, g	olf clubs, skis; canoes and k	ayaks; carpentry tools;
		escribe				
	No		s, shotguns, ammunit	ion, and related equipment		
	Yes. De	escribe				
						A.a
			Shotgun			\$400.

Official Form 106A/B

Doh	otor 1	Case 16-2		Doc 1	Filed 06/07/16 Document	Entered 06/0 Page 12 of 54	07/16 14:16:51 1	Desc Main
	tor 2	Jason Allen		•			Case number (if known)	
	] No		othes, furs,	leather coats	ts, designer wear, shoe	s, accessories		
			Clathin					\$800.00
			Clothing	9				
•	No		welry, costu	ume jewelry,	engagement rings, wed	dding rings, heirloom je	ewelry, watches, gems, g	old, silver
	Examp I No	m animals les: Dogs, cats, l	birds, horse	es				
			2 dogs					\$500.00
	No Yes.	Give specific info	ormation	ur entries fr	ou did not already list, rom Part 3, including a	any entries for pages		\$3,700.00
Part	4: Des	scribe Your Finan	cial Assets					
Do	you ow	n or have any le	egal or equ	uitable inter	est in any of the follow	wing?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	No				our home, in a safe dep		when you file your petiti	·
	Examp				al accounts; certificates counts with the same in		redit unions, brokerage l	nouses, and other similar
_	I No I Yes				Institution	name:		
			17.1.	Checking	Bank of	America		\$189.00
_		mutual funds, of les: Bond funds,			<b>cks</b> vith brokerage firms, mo	oney market accounts		
			In	stitution or is	ssuer name:			
	joint ve		ock and in	terests in in	ncorporated and unine	corporated businesse	es, including an interes	t in an LLC, partnership, and
	■ No □ Yes.	Give specific info		oout them			% of ownership:	
20	0	mant		·	unanatiable en des	annatiable instrument	·	
∠∪. (	Negotia	able instruments	include per	rsonal check	r negotiable and non-r ks, cashiers' checks, pro not transfer to someone	omissory notes, and me	oney orders.	

page 3

Entered 06/07/16 14:16:51 Case 16-18801 Doc 1 Filed 06/07/16 Desc Main Document Page 13 of 54 **Ashley Marie Stowers** Debtor 1 Jason Allen Stowers Debtor 2 Case number (if known) No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: Yes. ..... Security deposit of \$500 with Landlord - no \$0.00 cash value 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No

Official Form 106A/B Schedule A/B: Property page 4

	Case 16-18801		Filed 06/07/16 Document	Entered 06/07/16 14:16:51 Page 14 of 54	Desc Main
Debtor 1 Debtor 2	Ashley Marie Stowe Jason Allen Stower			Case number (if known)	
☐ Yes.	Give specific information				
Exam ■ No				HSA); credit, homeowner's, or renter's insurar	nce
⊔ Yes.	Name the insurance comp Cor	oany of each pompany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you some	aterest in property that is are the beneficiary of a live one has died.  Give specific information	ing trust, expec	someone who has die t proceeds from a life ins	d surance policy, or are currently entitled to reco	eive property because
Exam ■ No	s against third parties, w ples: Accidents, employments.  Describe each claim	ent disputes, in		t or made a demand for payment to sue	
■ No	contingent and unliquida		every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not	•			
				ny entries for pages you have attached	\$189.00
Part 5: De	escribe Any Business-Relate	d Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
_ ′	own or have any legal or eq	uitable interest	in any business-related pr	operty?	
	o to Part 6. Go to line 38.				
	escribe Any Farm- and Comr you own or have an interest in			n or Have an Interest In.	
■ No	u own or have any legal of . Go to Part 7. s. Go to line 47.	or equitable in	nterest in any farm- or c	commercial fishing-related property?	
Exam ■ No	Describe All Property You u have other property of ples: Season tickets, coun . Give specific information.	any kind you o		Not List Above	

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

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**Ashley Marie Stowers** Debtor 1 Jason Allen Stowers Debtor 2 Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ..... \$0.00 56. Part 2: Total vehicles, line 5 \$13,400.00 Part 3: Total personal and household items, line 15 \$3,700.00 Part 4: Total financial assets, line 36 58. \$189.00 Part 5: Total business-related property, line 45 59. \$0.00

\$0.00

\$0.00

62. **Total personal property.** Add lines 56 through 61... \$17,289.00 Copy personal property total

\$17,289.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

Part 6: Total farm- and fishing-related property, line 52

Part 7: Total other property not listed, line 54

\$17,289.00

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Fill in this infor	mation to identify your	case:		
Debtor 1	Ashley Marie Sto	wers		
	First Name	Middle Name	Last Name	
Debtor 2	Jason Allen Stow	vers		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as	s Exempt
--	----------

1	Which set of exemptions a	re vou claiming? Chack one	only, even if your spouse is filing with yo

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	•			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
2004 Suzuki GSXR 18,000 miles Line from Schedule A/B: 3.2	\$2,400.00		\$2,400.00	735 ILCS 5/12-1001(c)
			100% of fair market value, up to any applicable statutory limit	
1997 Pontiac Grand Prix 150,000 miles	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit	
Furniture Line from Schedule A/B: 6.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
2.10 11011 001100010 772. 01.1			100% of fair market value, up to any applicable statutory limit	
TVs, computer Line from Schedule A/B: 7.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Elito II Sull Solloddio 772. 111			100% of fair market value, up to any applicable statutory limit	
Shotgun Line from Schedule A/B: 10.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	

Case 16-18801 Doc 1 Filed 06/07/16 Entered 06/07/16 14:16:51 Desc Main Document Page 17 of 54 **Ashley Marie Stowers** 

Jason Allen Stowers Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Clothing 735 ILCS 5/12-1001(a) \$800.00 \$800.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit 2 dogs 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 13.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? 

Debtor 1

Yes

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			Document	Page '	18 of 54		
Fill	in this informa	ation to identify you	ır case:				
Deb	tor 1	Ashley Marie St	owers				
Den	itor i	First Name	Middle Name	Last Name			
Deb	tor 2	Jason Allen Sto	wers				
1	use if, filing)	First Name	Middle Name	Last Name			
	1 Ot - 1 D 1		NODTHERN DISTRICT OF HIL	INOIC			
Unit	ed States Bank	cruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Cas	e number						
(if knd						☐ Check	if this is an
						amend	led filing
						<del></del>	-
Offi	icial Form	106D					
Sc	hedule C	)· Creditors	Who Have Claims S	Secur	ed by Property	V	12/15
<u> </u>	ilicadic E	z. Orcartors	Wild Have Glaims	Jecur	cu by i topcit	<u>y                                    </u>	12/13
			If two married people are filing togethe				
	eded, copy the A per (if known).	Additional Page, fill it o	out, number the entries, and attach it t	o this form	. On the top of any addition	nal pages, write your na	me and case
	-	ave claims secured by	vour property?				
	_ `	_			Vari barra mathina alaa t		
	LI No. Check ti	nis box and submit ti	his form to the court with your other	scneaules.	. You have nothing else to	o report on this form.	
	Yes. Fill in a	III of the information I	below.				
Part	1: List All	Secured Claims					
	•	aims If a creditor has r	more than one secured claim, list the cred	ditor senarat	Column A	Column B	Column C
			a particular claim, list the other creditors			Value of collateral	Unsecured
mucl	h as possible, list	the claims in alphabetic	cal order according to the creditor's name	€.	Do not deduct the	that supports this	portion
2.1	Capital One	Auto Finance	Describe the property that secures the	he claim:	value of collateral. \$15,223.00	claim \$10,000.00	If any <b>\$5,223.00</b>
	Creditor's Name	71410 1 1141100	2012 Dodge Charger 68,000		1	410,000.00	
			2012 Douge Onlinger 00,000	iiiics			
	7933 Presto	on Rd	As of the date you file, the claim is: ( apply.	Check all that			
	Plano, TX 7	5024	☐ Contingent				
	Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	owes the debt	t? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only		☐ An agreement you made (such as n	nortgage or	secured		
_	Debtor 2 only		car loan)	0 0			
	Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
_		debtors and another	☐ Judgment lien from a lawsuit				
	Check if this clain		☐ Other (including a right to offset)				
	community debt						
		Opened					
		3/01/13 Last Active					
Date	debt was incuri		Last 4 digits of account numb	oer 100	1		
	Motoroport	Einanaial					
2.2	Motorsport Corp	rilialiciai	Describe the property that secures the	he claim:	\$2,400.00	\$2,400.00	\$0.00
	Creditor's Name		2004 Suzuki GSXR 18,000 m		1		
	1173 McCal	be					
	Elk Grove V	/illage, IL	As of the date you file, the claim is: ( apply.	Check all that			
	60007		☐ Contingent				
	Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	o owes the debt	t? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only		☐ An agreement you made (such as n	nortgage or	secured		
	Debtor 2 only		car loan)				
	Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, med	hanic's lien)			

☐ Judgment lien from a lawsuit

 $\hfill \square$  At least one of the debtors and another

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Debtor 1 Ashley Marie Stowers			Case number (if know)		
	First Name	Middle Name	Last Name		
Debtor 2	Jason Allen Stow	ers			
	First Name	Middle Name	Last Name		
	if this claim relates to a unity debt	☐ Other (in	ncluding a right to offset)		
Date debt	was incurred	Last	t 4 digits of account number		
Add the	dollar value of your ent	ries in Column A on t	this page. Write that number here	e: \$17,623.00	
	the last page of your fo at number here:	rm, add the dollar va	lue totals from all pages.	\$17,623.00	

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Docume	ent Page	20 of !	54			
Fill i	n this infor	mation to identify your ca	ase:						
Debt	or 1	Ashley Marie Stow	ers						
2001		First Name	Middle Name	Last Name	)				
Debt	or 2	Jason Allen Stowe	rs						
(Spous	se if, filing)	First Name	Middle Name	Last Name	Э				
Unite	ed States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	Γ OF ILLINOIS					
Case	number								
(if know	_							Check	f this is an
								amende	ed filing
<b>∪</b> ŧŧ:	sial Farm	∞ 400F/F							
		<u>n 106E/F</u>		0 -:	_				40/45
		E/F: Creditors What discourate as possible. Use							12/15
Sched eft. At	lule D: Credit ttach the Cor and case nu	utory Contracts and Unexpir tors Who Have Claims Secu- ntinuation Page to this page mber (if known).	ed by Property. If more s . If you have no information	pace is needed, co	py the Part	you need, fill it out,	number the	entries in	the boxes on the
		ors have priority unsecured							
	No. Go to F	Part 2.							
	Yes.								
ic p P	dentify what ty ossible, list the Part 1. If more	ir priority unsecured claims. /pe of claim it is. If a claim has ne claims in alphabetical order than one creditor holds a part nation of each type of claim, se	both priority and nonpriority according to the creditor's icular claim, list the other cr	y amounts, list that on name. If you have moreditors in Part 3.	claim here a core than tw	nd show both priority a	and nonprior	ity amount	s. As much as
						. Clai Claiii	amount		amount
2.1		Of Healthcare reditor's Name	Last 4 digits o	of account number	1007	\$22,932.00		\$0.00	\$22,932.00
		uth 6th Street field, IL 62701	When was the	debt incurred?	Opened Active	1 1/01/12 Last 5/09/16	_		
	Number S	Street City State Zlp Code	As of the date	you file, the claim	is: Check a	all that apply			
	Who incurre	ed the debt? Check one.	☐ Contingent						
	Debtor 1	only	☐ Unliquidate	d					
	Debtor 2	only	☐ Disputed						
	Debtor 1	and Debtor 2 only	Type of PRIOF	RITY unsecured cla	im:				
	_	ne of the debtors and another	■ Domestic s	upport obligations					
		this claim is for a communi		certain other debts y	ou owe the	government			
		subject to offset?	<u> </u>	death or personal inj		0			
	■ No	•	☐ Other. Spec		., .,.				
	☐ Yes		<b>—</b> Other. Open	Family Sup	port				
Part	2. Liet A	All of Your NONPRIORITY	Unaccured Claims						
		ors have nonpriority unsecu							
	_ *	ave nothing to report in this par	0 ,	ourt with your others	schedules				
	Yes.	g to roport in tino pai	the form to the of	your ourer c	uu100.				
u th	nsecured clai	r nonpriority unsecured clai im, list the creditor separately to tor holds a particular claim, list	or each claim. For each cla	im listed, identify wh	nat type of c	laim it is. Do not list cl	aims already	included i	n Part 1. If more

Total claim

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	Ashley Marie Stowers Jason Allen Stowers		Case number (if know)	
4.1	Calvary Portfolio Services	Last 4 digits of account number	9967	\$5,894.00
	Nonpriority Creditor's Name 500 Summit Lake Dr Ste 400	When was the debt incurred?	Opened 12/01/15	
	Valhalla, NY 10595  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collection	Attorney Exeter Finance Corp	
4.2	Citibank/Citgo Oil Nonpriority Creditor's Name	Last 4 digits of account number	4858	\$0.00
	Citicorp Credit Services/Attn:Centralize Po Box 790040	When was the debt incurred?	Opened 6/28/10 Last Active 9/08/15	
	St Louis, MO 63179  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Convergent Outsoucing, Inc Nonpriority Creditor's Name	Last 4 digits of account number	1172	\$66.00
	Po Box 9004 Renton, WA 98057	When was the debt incurred?	Opened 3/01/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Comcast	

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	1 Ashley Marie Stowers 2 Jason Allen Stowers		Case number (if know)	
4.4	Credit Collections Svc Nonpriority Creditor's Name	Last 4 digits of account number	3048	\$347.00
	Po Box 773 Needham, MA 02494	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only			
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify 06 Progres	sive Insurance Company	
4.5	Credit One Bank Na	Last 4 digits of account number	0103	\$0.00
	Nonpriority Creditor's Name Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 11/02/12 Last Active 11/12/13	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.6	Enterprise Recovery Sy Nonpriority Creditor's Name	Last 4 digits of account number	1307	\$1,312.00
	840 S Frontage Rd Woodridge, IL 60517	When was the debt incurred?	Opened 5/01/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other. Specify Collection	Attorney College Of Dupage	

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	1 Ashley Marie Stowers 2 Jason Allen Stowers		Case number (if know)		
4.7	Exeter Finance Corp	Last 4 digits of account number	1001	\$0.00	
	Nonpriority Creditor's Name Po Box 166008 Irving, TX 75016	When was the debt incurred?	Opened 10/01/14 Last Active 7/22/15	· ·	
,	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Automobile			
4.8	Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$7,838.00	
	Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 12/01/10 Last Active 4/30/16		
	Number Street City State Zlp Code  Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	Other. Specify			
		Educationa	<u>l</u>		
4.9	Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$3,620.00	
	Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 12/01/10 Last Active 4/30/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent☐ Unliquidated			
	☐ Debtor 2 only				
	☐ Debtor 1 and Debtor 2 only	L. L. C.			
	☐ At least one of the debtors and another	d claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Hunity  ■ Student loans  □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes				
		Educations	i .		

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	1 Ashley Marie Stowers 2 Jason Allen Stowers		Case number (if know)	
	Fed Loan Servicing	Last 4 digits of account number	0008	\$3,192.00
	Nonpriority Creditor's Name  Po Box 69184  Harrisburg, PA 17106	When was the debt incurred?	Opened 10/01/13 Last Active 4/30/16	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
4.1				*
1	Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number		\$1,836.00
	Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 10/01/13 Last Active 4/30/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only			
	☐ Debtor 2 only			
	☐ Debtor 1 and Debtor 2 only			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ll	
4.1	Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number	0005	\$989.00
	Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 3/01/13 Last Active 4/30/16	
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	l	

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	r 1 Ashley Marie Stowers r 2 Jason Allen Stowers		Case number (if know)	
4.1	Fed Loan Servicing	Last 4 digits of account number	0009	\$874.00
	Nonpriority Creditor's Name  Po Box 69184  Harrisburg, PA 17106	When was the debt incurred?	Opened 9/01/14 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	<ul><li>□ Debtor 1 only</li><li>□ Debtor 2 only</li><li>□ Debtor 1 and Debtor 2 only</li></ul>	☐ Contingent☐ Unliquidated☐ Disputed☐		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	<ul><li>Student loans</li><li>Obligations arising out of a separeport as priority claims</li></ul>	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u>I</u>	
4.1 4	Fed Loan Servicing  Nonpriority Creditor's Name	Last 4 digits of account number	0010	\$179.00
	Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 9/01/14 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans □ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u> </u>	
4.1 5	Great American Finance  Nonpriority Creditor's Name	Last 4 digits of account number	8318	\$510.00
	Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 Chicago, IL 60606	When was the debt incurred?	Opened 1/01/14 Last Active 3/09/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Household	Goods	

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Debtor Debtor	1 Ashley Marie Stowers 2 Jason Allen Stowers		Case number (if know)	
4.1	Harris & Harris, Ltd	Last 4 digits of account number	9499	\$0.00
	Nonpriority Creditor's Name 111 W Jackson Blvd Suite 400 Chicago, IL 60604	When was the debt incurred?	Opened 11/01/11	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	_		Attorney Alexian Brothers	
	Yes	■ Other. Specify Medical Ce	nte	
4.1	Med Business Bureau	Last 4 digits of account number	3190	\$378.00
	Nonpriority Creditor's Name 1460 Renaissance Dr Suite 400	When was the debt incurred?	Opened 10/01/11	
	Park Ridge, IL 60068			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐Yes	■ Other. Specify	Attorney Med1 02 Elmhurst I Servs	
4.1 8	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	5280	\$796.00
	2365 Northside Dr Suite 300	When was the debt incurred?	Opened 7/01/14	
	San Diego, CA 92108  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Factoring (  Other. Specify Bank N.A.	Company Account Credit One	

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	1 Ashley Marie Stowers 2 Jason Allen Stowers		Case number (if know)	
4.1	Midland Funding	Last 4 digits of account number	7347	\$406.00
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300 San Diego, CA 92108	When was the debt incurred?	Opened 11/01/15	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Bank Usa N	Company Account Capital One I.A.	
4.2	Midland Funding	Last 4 digits of account number	0893	\$314.00
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300	When was the debt incurred?	Opened 10/01/14	
	San Diego, CA 92108  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharin		
	Yes	■ Other. Specify Bank	Company Account Synchrony	
4.2	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	1081	\$240.00
	2365 Northside Dr Suite 300	When was the debt incurred?	Opened 1/01/13	
	San Diego, CA 92108  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debt-	
	■ No	☐ Debts to pension or profit-sharin	•	
	Yes	Other. Specify Factoring C	Company Account Metabank	

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Debtor Debtor	1 Ashley Marie Stowers 2 Jason Allen Stowers		Case number (if know)	
4.2	Miramed Revenue Group	Last 4 digits of account number	8462	\$87.00
	Nonpriority Creditor's Name 991 Oak Creek Dr Lombard, IL 60148	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Med1 02 Al	exian Bros Medical Ctr	
4.2	Northwest Collectors  Nonpriority Creditor's Name	Last 4 digits of account number	0059	\$200.00
	3601 Algonquin Rd. Suite 232 Rolling Meadows, IL 60008	When was the debt incurred?	Opened 11/01/10	
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes		Attorney Hanover Park Photo	
4.2	Tarrest		2206	¢440.00
4	Target  Nonpriority Creditor's Name	Last 4 digits of account number		\$440.00
	C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 4/01/13 Last Active 1/27/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debte	
		·		
	☐ Yes	■ Other. Specify Credit Card	1	

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	•	en Stowers		Case	number (if kn	ow)	
1.2 5 Un	niversity C	of Phoenix	Last 4 digits of account numbe	, 4822	2		\$334.00
Non 162	npriority Cred	itor's Name ntainhead Pkwy	When was the debt incurred?		ned 1/01/		·
		City State Zlp Code	As of the date you file, the claim	n is: Chec	k all that apply	у	
Who	o incurred t	he debt? Check one.					
	Debtor 1 only	/	☐ Contingent				
	Debtor 2 only	/	☐ Unliquidated				
	Debtor 1 and	Debtor 2 only	☐ Disputed				
	At least one	of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
	Check if this	s claim is for a community	☐ Student loans				
deb	ot	pject to offset?	Obligations arising out of a se report as priority claims	paration a	greement or d	livorce that you did not	
	No		Debts to pension or profit-shar	ring plans,	and other sin	nilar debts	
			Other. Specify Unsecure	d			
.2 Un	niversity C	of Phoenix	Last 4 digits of account numbe	r 5537	7		\$171.00
Non	npriority Cred	itor's Name ntainhead Pkwy	When was the debt incurred?	Ope	ned 1/01/	 13	
	mpe, AZ 8					_	
		City State ZIp Code he debt? Check one.	As of the date you file, the claim	n is: Chec	ck all that appl	y	
	Debtor 1 only	/	☐ Contingent				
	Debtor 2 only	/	☐ Unliquidated				
	Debtor 1 and	Debtor 2 only	☐ Disputed				
	At least one	of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
	Check if this	s claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
deb Is th		pject to offset?					
	No		Debts to pension or profit-shall	ring plans,	and other sin	nilar debts	
	Yes		Other. Specify Unsecure	d			
Part 3:	List Others	to Be Notified About a Deb	t That You Already Listed				
is trying to have more	o collect from	n you for a debt you owe to so	pout your bankruptcy, for a debt that neone else, list the original creditor you listed in Parts 1 or 2, list the ad submit this page.	in Parts 1	or 2, then lis	st the collection agency h	ere. Similarly, if you
ame and A			On which entry in Part 1 or Part 2 did yo		J		
iffany W 35 Pearl		l				n Priority Unsecured Claims	
งอ Peari Init 7	AVE			Part 2:	Creditors with	n Nonpriority Unsecured Cla	aims
	rk, IL 611	11					
		L	ast 4 digits of account number				
art 4:	Add the An	nounts for Each Type of Un	secured Claim				
Total the a		certain types of unsecured clair	ns. This information is for statistical	reporting	g purposes o	nly. 28 U.S.C. §159. Add t	he amounts for each
						Total Claim	
	6a.	Domestic support obligations		6a.	\$	22,932.00	
Total						,	
claims rom Part 1		Taxes and certain other debts	you owe the government	6b.	\$	0.00	
	6c.		njury while you were intoxicated	6c.	\$	0.00	
	6d	Other. Add all other priority unse	ecured claims. Write that amount here	6d	•	0.00	

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Debtor 1 Ashley Marie Stowers
Debtor 2 Jason Allen Stowers

Total claims from Part 2

n Allen Stowers		Case number (if know)		
6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	22,932.00
				Total Claim
6f.	Student loans	6f.	\$	18,528.00
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	11,495.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	30,023.00

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Fill in this infor				
Debtor 1	Ashley Marie Sto	wers		
	First Name	Middle Name	Last Name	
Debtor 2	Jason Allen Stow	vers .		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this i
				amended filin

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	Oity		Otate	Zii Code	
2.0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	<u> </u>		Oldio		
	Name				<del>_</del>
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.5	Jity		Olulo	Zii Oodo	
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
	City		State	ZIF Code	

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		Docume	ent Page 32 o	<u>† 54                                    </u>
Fill in this	information to identify your	case:		
Debtor 1	Ashley Marie Sto	wore		
DCDIOI 1	First Name	Middle Name	Last Name	
Debtor 2	Jason Allen Stov	/ers		
(Spouse if, fili		Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num (if known)	ber			☐ Check if this is an amended filing
Sched Codebtors people are	e filing together, both are equ	re also liable for any deb ally responsible for supp	olying correct informati	12/15 s complete and accurate as possible. If two married ion. If more space is needed, copy the Additional Page, or this page. On the top of any Additional Pages, write
	e and case number (if known)			o this page. On the top of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.
■ No				
Arizon  No.  Yes  3. In Colin line Form	na, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spo lumn 1, list all of your codebte 2 again as a codebtor only i	, Nevada, New Mexico, Pu use, or legal equivalent live cors. Do not include your if that person is a guaran	erto Rico, Texas, Washi e with you at the time? spouse as a codebtor tor or cosigner. Make s	y? (Community property states and territories include ngton, and Wisconsin.)  if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
_	Name  Number Street			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
	City	State	ZIP Code	
3.2	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule
-	Number Street City	State	ZIP Code	_

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Fill in this informat	tion to identify your case:	
Debtor 1	Ashley Marie Stowers	
Debtor 2 (Spouse, if filing)	Jason Allen Stowers	
United States Ban	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  An amended filing A supplement showing postpetition chapte
Official Fo	orm 106 <u>l</u>	13 income as of the following date:  MM / DD/ YYYY

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Employment					
Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse		
If you have more than one job,	Employment status	■ Employed	■ Employed		
attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed		
employers.	Occupation	Boarding Manager	Accounts Manager		
Include part-time, seasonal, or self-employed work.	Employer's name	Hanover Park Animal Care Center	Maher Lumber Company		
Occupation may include student		- Conten			
or homemaker, if it applies.	Employer's address	1920 Ontarioville Road Hanover Park, IL 60133	301 W Irving Park Road Wood Dale, IL 60191		
	How long employed to	here? 7 months	3 years		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			I	For Debtor 1		Debtor 2 or filing spouse
2.	<b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$_	2,437.50	\$	2,080.00
3.	Estimate and list monthly overtime pay.	3.	+\$_	0.00	+\$	0.00
4.	Calculate gross Income. Add line 2 + line 3.	4.	\$_	2,437.50	\$	2,080.00

Official Form 106I Schedule I: Your Income page 1

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Debte Debte		Ashley Marie Stowers Jason Allen Stowers			Case	number (if known	7) _				
					For	Debtor 1			Debtor 2 or filing spouse	2	
	Cop	by line 4 here	4.		\$_	2,437.5	0	\$	2,080.0		
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	184.1	7	\$	264.3	3	
	5b.	Mandatory contributions for retirement plans	5k	ο.	\$	0.0	_	\$	0.0		
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	0.0	0	\$	0.0	0	
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.0	0	\$	0.0	00	
	5e.	Insurance	56	€.	\$	0.0	0	\$	134.3	33	
	5f.	Domestic support obligations	5f		\$_	0.0		\$	442.0	0	
	5g.	Union dues	50	g.	\$	0.0	0	\$	0.0	00	
	5h.	Other deductions. Specify:	5ł	า.+	\$_	0.0	0 +	* \$	0.0	00_	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	184.1	7	\$	840.6	66	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,253.3	3_	\$	1,239.3	84	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$	0.0	n	\$	0.0	10	
	8b.		8k		\$-	0.0	_	\$	0.0		
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_	0.0		\$	0.0		
	8d.		80	d.	\$	0.0	_	\$	0.0		
	8e.		86	Э.	\$	0.0	0	\$	0.0		
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f	g.	\$_ \$_	0.0	0	\$	0.0	00	
	8h.	Other monthly income. Specify:	8i	า.+	\$_	0.0	<u>U</u> +	* \$	0.0	00	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	\$	0.0	0	\$	0.	.00	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,253.33 +	\$	1 21	39.34 = \$	3 /	92.67
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ-		2,233.33	Ψ_		<u> </u>		32.01
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedul ude contributions from an unmarried partner, members of your household, you er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are no ecify:	ur dep			•			chedule J. 11. +\$ _		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certilies							12. \$		92.67
13.	Do :	you expect an increase or decrease within the year after you file this form	m?							bined hly inc	ome
	_	Yes Explain:									

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ESI Se AleS	- information to 1	-l 4:6								
FIII IN UNI	s information to i	dentily yo	our case:							
Debtor 1	Ashle	ey Marie	Stower	s			Ch		if this is: n amended filing	
Debtor 2	Jaso	n Allen	Stowers						_	wing postpetition chapter
(Spouse,	if filing)							13	3 expenses as of	the following date:
United Sta	ates Bankruptcy Co	ourt for the	: NORTH	HERN DISTRICT OF I	ILLINOI	S		M	IM / DD / YYYY	
Case num (If known)										
Offic	ial Form 1	06J								
Sche	edule J: Y	our l	Exper	ises						12/1
Be as co	omplete and acc	urate as	possible eded, atta	. If two married peop ich another sheet to						or supplying correct your name and case
Part 1:	Describe You		hold							
_	his a joint case	?								
	No. Go to line 2. Yes <b>Does Debt</b> e	or 2 live i	in a senar	ate household?						
	■ No	), <u> </u>	iii a sepai	ate nousenoid.						
		tor 2 mus	st file Offic	al Form 106J-2, <i>Expe</i>	enses fo	or Separate House	hold of D	ebto	r 2.	
2. <b>Do</b>	you have deper	dents?	□ No							
	not list Debtor 1 otor 2.	and	Yes.	Fill out this information each dependent		Dependent's relati Debtor 1 or Debtor			Dependent's age	Does dependent live with you?
	not state the endents names.					Daughter		_	5	□ No ■ Yes □ No □ Yes
								_		□ No □ Yes □ No
	your expenses			No						☐ Yes
	enses of peopl urself and your			Yes						
	es as of a date a	s as of yo	our bankr	uptcy filing date unle						apter 13 case to report f the form and fill in the
the valu				government assista cluded it on <i>Schedul</i>					Your exp	enses
	e rental or home ments and any r			nses for your residen or lot.	nce. Inc	lude first mortgage	4.	\$		1,000.00
lf n	ot included in li	ne 4:								
4a.	Real estate ta	xes					4a.	\$		0.00
4b.							4b.	٠.		0.00
4c. 4d.				upkeep expenses dominium dues			4c. 4d.			0.00
				our residence, such a	as home	e equity loans		\$		0.00

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Ashley Marie Stowers			
Jason Allen Stowers	Case num	ber (if known)	
e·			
<del></del>	6a.	\$	150.00
		· ·	100.00
		·	200.00
		·	0.00
		*	452.00
. •		·	100.00
		·	100.00
			50.00
•		*	100.00
·		Ψ	100.00
	12.	\$	450.00
	13.	\$	0.00
able contributions and religious donations	14.	\$	0.00
nce.			
include insurance deducted from your pay or included in lines 4 or 20.			
Life insurance	15a.	\$	0.00
Health insurance	15b.	\$	0.00
/ehicle insurance	15c.	\$	140.00
Other insurance. Specify:	15d.	\$	0.00
Do not include taxes deducted from your pay or included in lines 4 or 20.			
<i>'</i> .	16.	\$	0.00
ment or lease payments:			
Car payments for Vehicle 1	17a.	\$	400.00
Car payments for Vehicle 2	17b.	\$	150.00
Other. Specify: Student loans	17c.	\$	100.00
Other. Specify:	17d.	\$	0.00
		Φ.	0.00
	. 18.	·	
		\$	0.00
		!	
			0.00
		·	0.00
		·	0.00
• •		·	0.00
		·	0.00
		·	0.00
Specify:	21.	+\$	0.00
ate your monthly expenses			
		<b>S</b>	3.492.00
•			
			3,492.00
au iiile 22a anu 22b. The result is your monthly expenses.		Ψ	3,492.00
ate your monthly net income.			
Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,492.67
Copy your monthly expenses from line 22c above.	23b.	-\$	3,492.00
Subtract your monthly expenses from your monthly income.	20		0.67
The result is your monthly net income.	23c.	Ф	0.67
i avnace an increace or decreace in valir avnances within the year ofter w	ou tile this	torm?	
u expect an increase or decrease in your expenses within the year after y			or docroses because of a
mple, do you expect to finish paying for your car loan within the year or do you expect you			or decrease because of a
			or decrease because of a
	Electricity, heat, natural gas Water, sewer, garbage collection Felephone, cell phone, Internet, satellite, and cable services Dther. Specify: Ind housekeeping supplies are and children's education costs ng, laundry, and dry cleaning hal care products and services al and dental expenses Include gas, maintenance, bus or train fare. Include car payments. Include car payments. Include insurance deducted from your pay or included in lines 4 or 20. If ei insurance Health insurance Health insurance Health insurance. Specify: Do not include taxes deducted from your pay or included in lines 4 or 20. It car payments for Vehicle 1 Car payments for Vehicle 1 Car payments for Vehicle 2 Dther. Specify:  Student loans Dther. Specify: Interest of alimony, maintenance, and support that you did not report a fed from your pay on line 5, Schedule I, Your Income (Official Form 1061) Dayments of alimony, maintenance, and support that you did not report a fed from your pay on there should be supported to the swhood on the seal estate taxes Property, homeowner's, or renter's insurance Maintenance, repair, and upkeep expenses Idomeowner's association or condominium dues Specify: ate your monthly expenses Idd lines 24 through 21. Doy line 22 (monthly expenses for Debtor 2), if any, from Official Form 1063-2 Indicates the support of the support	Electricity, heat, natural gas  Water, sewer, garbage collection Felephone, cell phone, Internet, satellite, and cable services  Other. Specify: Ged, Ind housekeeping supplies are and children's education costs are and children's education costs are and children's education gi, laundry, and dry cleaning gi, laundry, and dry cleaning and care products and services 10. It is corrected include gas, maintenance, bus or train fare. Include car payments. Include car payments. Include car payments. Include insurance deducted from your pay or included in lines 4 or 20. If einsurance If einsu	Site Electricity, heat, natural gas Pales reswer, garbage collection Elechpone, cell phone, Internet, satellite, and cable services Entelphone, cell phone, Internet, satellite, and cable contributions and religious donations Entelphone, cell phone, Internet, satellite, sat

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Debtor 1	mation to identify your Ashley Marie Sto		
SCOTOL 1	First Name	Middle Name Last Name	
Debtor 2	Jason Allen Stow	ers	
Spouse if, filing)	First Name	Middle Name Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	
Case number			
if known)			☐ Check if this is an amended filing
two married p ou must file th otaining mone	eople are filing togethe	n Individual Debtor's Scheon, both are equally responsible for supplying correct in the bankruptcy schedules or amended schedules. Making connection with a bankruptcy case can result in finesting, and 3571.	nformation. ing a false statement, concealing property, or
Sig	ın Below		
Did you pa	ay or agree to pay some	one who is NOT an attorney to help you fill out bankru	uptcy forms?
■ No			
☐ Yes.	Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the summary and schedules filed with	n this declaration and
	hley Marie Stowers	X /s/ Jason Allen	Stowers
X /s/ Asl	hley Marie Stowers y Marie Stowers ure of Debtor 1	X /s/ Jason Allen Sto Signature of Debto	owers

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Fill in this infor	mation to identify you	r case:			
Debtor 1	Ashley Marie St	owers			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	Jason Allen Stor	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number					
(if known)					theck if this is an mended filing
	t of Financial	Affairs for Individ		ankruptcy equally responsible for sup	4/10
information. If in number (if known grat 1: Give	nore space is needed, n). Answer every que	attach a separate sheet to t stion. rital Status and Where You	this form. On the top of an	y additional pages, write you	
■ Marrie □ Not ma	-				
2. During the	last 3 years, have you	lived anywhere other than v	where you live now?		
□ No ■ Yes. Li	st all of the places you I	ived in the last 3 years. Do no	ot include where you live now	ı.	
Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
1316 W H Bensenv	lillside Dr ille, IL 60106	From-To: <b>2012-2014</b>	■ Same as Debtor	1	Same as Debtor 1 From-To:
states and territo  No Yes. N	<i>rie</i> s include Árizona, Ca	lifornia, Idaho, Louisiana, Nev	vada, New Mexico, Puerto R	ity property state or territory ico, Texas, Washington and W	
Fill in the to	tal amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
□ No ■ Yes. F	ill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	l of current year until ed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$14,000.00	■ Wages, commissions, bonuses, tips	\$12,000.00
		☐ Operating a business		☐ Operating a business	
Official Form 107		Statement of Financial Affe	airs for Individuals Filing for B	ankruntov	nage

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**Ashley Marie Stowers** Debtor 1 Jason Allen Stowers Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$19,000.00 \$24,000.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$16,000.00 \$24,000.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... paid still owe

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	btor 1 btor 2	Ashley Marie Stowers Jason Allen Stowers	Document 1	Cas	se number (if kno	own)	
7.	<i>Inside</i> of wh	in 1 year before you filed for bankruptoers include your relatives; any general paich you are an officer, director, person in siness you operate as a sole proprietor. 1 years.	rtners; relatives of any gen- control, or owner of 20% or	eral partners; partners of their voting	erships of whicl g securities; an	n you are a gener d any managing a	al partner; corporations agent, including one for
	_	No Yes. List all payments to an insider.					
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount yo still ow		this payment
8.	insid	in 1 year before you filed for bankruptoer? de payments on debts guaranteed or cosi		ments or transfer a	any property o	n account of a d	ebt that benefited an
		No Yes. List all payments to an insider					
		der's Name and Address	Dates of payment	Total amount	Amount yo		this payment
Pai	rt 4:	Identify Legal Actions, Repossession	s and Foreclosures	puiu	<b>3 3</b>	o.uuo oro	2.10. 0
	modif	Ill such matters, including personal injury fications, and contract disputes.  No Yes. Fill in the details.	cases, small claims actions	, divorces, collectic	on suits, paterni	ty actions, suppor	rt or custody
		e title e number	Nature of the case	Court or agency		Status of the	ne case
10.	Chec	in 1 year before you filed for bankrupto k all that apply and fill in the details below No. Go to line 11.		rty repossessed, f	foreclosed, ga	rnished, attache	d, seized, or levied?
		Yes. Fill in the information below.	Describe the Property		n	ate	Value of the
	Orec	and Name and Address	Explain what happened		5	atc	property
11.	acco	in 90 days before you filed for bankrup unts or refuse to make a payment beca No Yes. Fill in the details.	ankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your				
	Cred	ditor Name and Address	Describe the action the	creditor took		ate action was ken	Amount
12.		in 1 year before you filed for bankrupto t-appointed receiver, a custodian, or at		rty in the possess	ion of an assi	gnee for the ben	efit of creditors, a
		No Yes					
Pai	rt 5:	List Certain Gifts and Contributions					
13.	_	in 2 years before you filed for bankrup No	tcy, did you give any gifts	with a total value	of more than	\$600 per person	?
		Yes. Fill in the details for each gift.	B		_		
		s with a total value of more than \$600 person	Describe the gifts			ates you gave e gifts	Value
		son to Whom You Gave the Gift and ress:					

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Debtor 2 Ashley Marie Stowers Jason Allen Stowers

Case number (if known)

14.	■ No	thin 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No  Yes. Fill in the details for each gift or contribution.					
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		Describe what you contributed		Dates you contributed	Value	
Par	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankru or gambling?	iptcy or	since you filed for bankruptcy, did	you lose anytl	ning because of thef	t, fire, other disaster,	
	■ No						
	Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the lather the amount that insurance has paid. In the claims on line 33 of Schedule A/B:	List pending	Date of your loss	Value of property lost	
Par	t 7: List Certain Payments or Transfer	s					
16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.					rty to anyone you		
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any prop transferred	perty	Date payment or transfer was made	Amount of payment	
	Attorney Angie Lee, PC 4747 West Lincoln Mall Drive Suite 410 Matteson, IL 60443 angielesq@yahoo.com		Attorney Fees		May 2016	\$832.00	
17.	Within 1 year before you filed for bankru promised to help you deal with your cre Do not include any payment or transfer tha	ditors o	r to make payments to your creditor		r transfer any prope	rty to anyone who	
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and value of any prop transferred	perty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankr transferred in the ordinary course of you Include both outright transfers and transfers include gifts and transfers that you have all No	u <b>r busin</b> e s made a	ess or financial affairs? as security (such as the granting of a s				
	☐ Yes. Fill in the details.						
	Person Who Received Transfer Address		Description and value of property transferred		iny property or received or debts change	Date transfer was made	
	Person's relationship to you						

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Debtor 1 Ashley Marie Stowers
Debtor 2 Jason Allen Stowers

Case number (if known)

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
	No							
	Yes. Fill in the details.  Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer w	vas	
						made		
Pa	List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and St	orage Uni	ts			
20.	, , , , , , , , , , , , , , , , , , , ,	, were any financial acc	counts or instr	uments he	eld in your name, or for yo	our benefit, close	d,	
	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ-				t; shares in banks, credit	unions, brokera	ge	
	No Yes. Fill in the details.							
		Last 4 digits of	Type of acco	unt or	Date account was	Last bala	nco	
		account number	Type of acco instrument	unt or	closed, sold, moved, or transferred	before closing trans	g or	
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, a	ny safe de	posit box or other depos	itory for securitie	s,	
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?		
22.	Have you stored property in a storage unit or	place other than your	home within 1	year befo	re you filed for bankrupto	;y?		
	No							
	☐ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?		
D-	d O Identify Property Very Held on Control 6	,						
Pa	Identify Property You Hold or Control fo	or Someone Else						
23.	Do you hold or control any property that som for someone.	neone else owns? Inclu	ide any proper	ty you bor	rowed from, are storing f	or, or hold in trus	st	
	■ No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe	the property	Va	alue	
Pa	rt 10: Give Details About Environmental Infor	rmation						
For	the purpose of Part 10, the following definition	ns apply:						
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surface	water, ground				or	
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	as defined under any e		law, wheth	er you now own, operate	, or utilize it or us	sed	
Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.				substance,				

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Ashley Marie Stowers
Debtor 2 Jason Allen Stowers

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  No				ental law?				
	_	Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
25.	Hav	ve you notified any governmental unit of	any release of hazardous material?					
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Hav	ve you been a party in any judicial or adm	ninistrative proceeding under any envi	ron	mental law? Include settlements a	nd orders.		
		No Yes. Fill in the details.						
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ature of the case	Status of the case		
Par	t 11	Give Details About Your Business or 0	Connections to Any Business					
27.	Wit	hin 4 years before you filed for bankrupto	cy, did you own a business or have an	y o	f the following connections to any	business?		
		☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	eith	ner full-time or part-time			
		☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	ip (l	LLP)			
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
		☐ An owner of at least 5% of the voting or equity securities of a corporation						
	■ No. None of the above applies. Go to Part 12.							
		Yes. Check all that apply above and fill		s.				
		siness Name	Describe the nature of the business		Employer Identification number			
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security in Dates business existed	number or ITIN.		
28.		hin 2 years before you filed for bankrupte titutions, creditors, or other parties.	cy, did you give a financial statement t	to a	nyone about your business? Inclu	de all financial		
		No Yes. Fill in the details below.						
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued					

Case 16-18801 Doc 1 Filed 06/07/16 Entered 06/07/16 14:16:51 Desc Main Document Page 44 of 54 **Ashley Marie Stowers** Debtor 1 Jason Allen Stowers Debtor 2 Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Ashley Marie Stowers /s/ Jason Allen Stowers **Ashley Marie Stowers** Jason Allen Stowers Signature of Debtor 1 Signature of Debtor 2 Date June 7, 2016 **Date** June 7, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Ashley Marie Sto	wers		
	First Name	Middle Name	Last Name	
Debtor 2	Jason Allen Stov	vers .		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
(if known)				Check if this is ar amended filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's Capital One Auto Finance	■ Surrender the property.	■ No
name:	☐ Retain the property and redeem it.	
Description of 2012 Dodge Charger 68,000	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property miles securing debt:	☐ Retain the property and [explain]:	
Creditor's Motorsport Financial Corp	☐ Surrender the property.	□No
name:	Retain the property and redeem it.	
Description of 2004 Suzuki GSXR 18,000 miles	☐ Retain the property and enter into a Reaffirmation Agreement.	Yes
property securing debt:	☐ Retain the property and [explain]:	

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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Debtor 1 Debtor 2	Ashley Marie Stowers Jason Allen Stowers	Case number (if known)
Lessor's na	ame: n of leased	□ No
Property:	ii oi leaseu	☐ Yes
Lessor's na	ame: n of leased	□ No
Property:	ii oi leaseu	☐ Yes
Lessor's na	ame: n of leased	□ No
Property:	To roused	☐ Yes
Lessor's na	ame: n of leased	□ No
Property:	101104004	☐ Yes
Lessor's na		□ No
Property:	n of leased	☐ Yes
Lessor's na		□ No
Description Property:	n of leased	☐ Yes
Lessor's na	ame: n of leased	□ No
Property:	ii oi leaseu	☐ Yes
Part 3:	Sign Below	
Under pen property th	alty of perjury, I declare that I have indic nat is subject to an unexpired lease.	ated my intention about any property of my estate that secures a debt and any personal
X /s/ A	shley Marie Stowers	X /s/ Jason Allen Stowers
	ey Marie Stowers	Jason Allen Stowers
Signa	ature of Debtor 1	Signature of Debtor 2
Date	June 7, 2016	Date <b>June 7, 2016</b>

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of

chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-18801 Doc 1 Filed 06/07/16 Entered 06/07/16 14:16:51 Desc Main Document Page 51 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In	Ashley Marie Stowers  Te Jason Allen Stowers		Case No.				
	- Substitution States	Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPEN	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	832.00			
	Prior to the filing of this statement I have received			832.00			
	Balance Due			0.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
١.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	bers and associates	of my law firm.		
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				law firm. A		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	<ul> <li>a. Analysis of the debtor's financial situation, and render</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of creditor</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and application</li> <li>522(f)(2)(A) for avoidance of liens on hour</li> </ul>	ement of affairs and plan which rs and confirmation hearing, an educe to market value; exe ns as needed; preparation	may be required; ad any adjourned hea emption planning;	rings thereof;	filing of		
б.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.						
		CERTIFICATION					
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the	debtor(s) in		
	June 7, 2016	/s/ Angie S. Lee					
Date		Angie S. Lee 6282 Signature of Attorne Attorney Angie L 900 Ridge Road 2nd Floor, Suite k	y ee, PC				
		Homewood, IL 60	430				
		708-845-7958 Fa angielesq@yahoo					
		Name of law firm					

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### United States Bankruptcy Court Northern District of Illinois

In re	Ashley Marie Stowers Jason Allen Stowers		Case No.		
		Debtor(s)	Chapter 7		
	VER	RIFICATION OF CREDITOR N	MATRIX		
		Number of	Number of Creditors:		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	June 7, 2016	/s/ Ashley Marie Stowers			
		Ashley Marie Stowers			
		Signature of Debtor			
Date:	June 7, 2016	/s/ Jason Allen Stowers			
		Jason Allen Stowers			
		Signature of Debtor			

Calvary Portfolio Services 500 Summit Lake Dr Ste 400 Valhalla, NY 10595

Capital One Auto Finance 7933 Preston Rd Plano, TX 75024

Citibank/Citgo Oil Citicorp Credit Services/Attn:Centralize Po Box 790040 St Louis, MO 63179

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057

Credit Collections Svc Po Box 773 Needham, MA 02494

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Enterprise Recovery Sy 840 S Frontage Rd Woodridge, IL 60517

Exeter Finance Corp Po Box 166008 Irving, TX 75016

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

Great American Finance Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 Chicago, IL 60606 Harris & Harris, Ltd 111 W Jackson Blvd Suite 400 Chicago, IL 60604

Il Dept Of Healthcare 509 South 6th Street Springfield, IL 62701

Med Business Bureau 1460 Renaissance Dr Suite 400 Park Ridge, IL 60068

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

Miramed Revenue Group 991 Oak Creek Dr Lombard, IL 60148

Motorsport Financial Corp 1173 McCabe Elk Grove Village, IL 60007

Northwest Collectors 3601 Algonquin Rd. Suite 232 Rolling Meadows, IL 60008

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Tiffany Walz 535 Pearl Ave Unit 7 Loves Park, IL 61111

University Of Phoenix 1625 W Fountainhead Pkwy Tempe, AZ 85285